



MELANIE RICHARDSON

SENIOR SPECIALIST ADJUSTER

CONTACT

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SPECIALTIES

Casualty
Construction & Engineering

ADDITIONAL EXPERTISE

Professional Indemnity, Commercial
Property, Heavy Plant & Machinery,
Product Recall

ADJUSTER EXPERIENCE

12 Years

INDUSTRY CERTIFICATION

- ACLA
- ANZIIF (Snr Assoc) CIP

QUALIFICATIONS

- Bachelor of Law
- Bachelor of Arts (Psychology)
- Diploma of Loss Adjusting

BIOGRAPHY

Melanie is a detail orientated, results-focused, down to earth and proactive Chartered Loss adjuster, with a passion for investigating claims, and assisting insurers with ascertaining policy indemnity and legal liability positions. Melanie initially commenced her insurance career in Townsville in 2010, whilst undertaking her studies. Whilst earning her legal qualifications, Melanie acted as a loss adjuster and assisted operational co-ordination on a number of CAT response teams at various locations in Australia and New Zealand.

During her initial years as a regional loss adjuster, Melanie gained experience managing domestic, transit/cargo, commercial and strata property and liability matters, which has provided her with diverse knowledge across multiple product lines and industries. Most recently, Melanie worked for a Global Loss Adjuster, handling complex Construction All Risk and Legal Liability matters, and also providing mentoring and guidance to junior and regional adjusters across Australia in respect of complex or niche matters.

With her legal knowledge and broad range of experiences across multiple product lines and industries, Melanie is well versed in considering and providing advice in respect of technical or complex claims.

NOTABLE ASSIGNMENTS

- Damage to multiple properties as a result of refinery emission event (AUD\$2 Million)
- Damage to existing shopping centre during renovations (AUD\$500K)
- Environmental impairment (asbestos contamination) of residential development site (AUD \$4 Million)
- Negligent Design of Mining Haulage Trucks/Trailers (AUD \$800K)
- Damage to warehouse as a result of construction defects (AUD\$500 K)
- Water damage during construction to existing sports floor (AUD 300 K)
- Cyclone Damage to nursing home under construction (AUD \$350K)
- Hail damage to multiple residential developments under construction (AUD 400 K)
- Flood Damage to Commercial Towner under construction (AUD\$250K)